

## **Testimony of Attorney Ben A. Solnit in Favor of H.B. No. 6372 (raised)**

Dear Honorable Members of the Banking Committee,

My name is Ben Solnit and I am a volunteer lawyer with Connecticut Legal Services in Waterbury. I have been practicing law for over 35 years and have been a commercial litigator, representing banks as well as most recently, a consumer lawyer for the elderly.

I strongly support H.B. 6372. Exemptions from bank executions are effective only if they are self-executing, such as the exemption for direct deposited Social Security income. I have advised many hundred seniors over the past 12 years at Connecticut Legal Services, and I have witnessed firsthand the damage caused by requiring unsophisticated consumers to jump through procedural hoops to claim an exemption. Available exemptions often go unclaimed because senior citizens who are struggling with debt and disease simply cannot take the steps currently required by our laws. Asking elderly people to get forms notarized and returned is a needless barrier to the protection of their rights.

Even if the consumer returns the claim form, their assets remain unavailable for weeks, which is a recipe for financial disaster that makes a mockery of the exemption.

Banks would not be burdened by making all available exemptions automatic, as is the case with Social Security; indeed, it would streamline the processing of executions.

For all these reasons, I urge you to approve this bill for consideration by the full Legislature.

Respectfully submitted,

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